```
? show files;ds
File 634:San Jose Mercury  Jun 1985-2006/Feb 28
        (c) 2006 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2006/Feb 28
        (c) 2006 The Gale Group
File 610:Business Wire 1999-2006/Mar 01
        (c) 2006 Business Wire.
File 613:PR Newswire 1999-2006/Mar 01
        (c) 2006 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc


Set     Items    Description
S1     3867436    PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR
                  INSTALLMENT OR INSTALMENT OR MAK???
S2     6074583    UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE
                  OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER
                  OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT?
                  OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3     5096611    BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ?
                  OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR
                  EXPENSE? ? OR BALANC???
S4     1764201    IN()(LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN?
                  ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")-
                  ()(INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON-
                  E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5     2001389    WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR
                  MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI-
                  TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH-
                  OUSE OR POST?? OR (WIRE OR MONEY)()TRANSFER
S6     2065550    OFFICE OR LOCATION OR BRICK? ?(2W)MORTAR OR MEATSPACE OR M-
                  EATWORLD OR MEAT()(SPACE OR WORLD)
S7      566637    DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW-
                  LEDGE)()(BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8       90338    S1(10N)(S2(5N)S3)
S9      108162    S5(10N)(S4 OR S6)
S10         26    S7(S)S8(S)S9
S11     158247    S1(20N)(S2(10N)S3)
S12     179519    S5(20N)(S4 OR S6)
S13         56    S7(S)S11(S)S12
S14         40    S13 NOT PY>2001
S15         38    S14 NOT PD=20010401:20060430
S16         36    RD   (unique items)
```

? show files;ds
File 625:American Banker Publications 1981-2006/Mar 01
        (c) 2006 American Banker
File 626:Bond Buyer Full Text 1981-2006/Mar 01
        (c) 2006 Bond Buyer
File 268:Banking Info Source 1981-2006/Feb W3
        (c) 2006 ProQuest Info&Learning
File 647:CMP Computer Fulltext 1988-2006/Mar W1
        (c) 2006 CMP Media, LLC
File 674:Computer News Fulltext 1989-2005/Oct W2
        (c) 2005 IDG Communications
File 267:Finance & Banking Newsletters 2006/Mar 01
        (c) 2006 Dialog
File 995:NewsRoom 2001
        (c) 2005 Dialog
File 996:NewsRoom 2000
        (c) 2005 Dialog
File 239:Mathsci 1940-2006/Apr
        (c) 2006 American Mathematical Society
File 553:Wilson Bus. Abs. 1982-2004/Dec
        (c) 2005 The HW Wilson Co
File 13:BAMP 2006/Feb W3
        (c) 2006 The Gale Group
File 56:Computer and Information Systems Abstracts 1966-2006/Feb
        (c) 2006 CSA.
File 75:TGG Management Contents(R) 86-2006/Feb W3
        (c) 2006 The Gale Group

Set   Items   Description
S1   8698543   PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR
             INSTALLMENT OR INSTALMENT OR MAK???
S2   8708651   UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE
             OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER
             OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT?
             OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3   9112382   BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ?
             OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR
             EXPENSE? ? OR BALANC???
S4   3727224   IN()(LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN?
             ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")-
             ()(INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON-
             E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5   4864380   WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR
             MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI-
             TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH-
             OUSE OR POST?? OR (WIRE OR MONEY)()TRANSFER
S6   2761673   OFFICE OR LOCATION OR BRICK? ?(2W)MORTAR OR MEATSPACE OR M-
             EATWORLD OR MEAT()(SPACE OR WORLD)
S7   648473   DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW-
             LEDGE)()(BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8   143004   S1(10N)(S2(5N)S3)
S9   264336   S5(10N)(S4 OR S6)
S10   66   S7(S)S8(S)S9
S11   60   S10 NOT PY>2001
S12   58   S11 NOT PD=20010401:20060430
S13   49   RD (unique items)
S14   49   Sort S13/ALL/HITS

? show files;ds
File 347:JAPIO Nov 1976-2005/Oct(Updated 060203)
        (c) 2006 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2006/Feb W03
        (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060223,UT=20060216
        (c) 2006 WIPO/Univentio
File 350:Derwent WPIX 1963-2006/UD,UM &UP=200614
        (c) 2006 Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
        (c) 2002 INPI. All rts. reserv.
File 120:U.S. Copyrights 1978-2006/Feb 14
        (c) format only 2006 Dialog
File 426:LCMARC-Books 1968-2006/Feb W4
        (c) format only 2006 Dialog
File 430:British Books in Print 2006/Feb W4
        (c) 2006 J. Whitaker & Sons Ltd.
File 483:Newspaper Abs Daily 1986-2006/Feb 26
        (c) 2006 ProQuest Info&Learning
File   2:INSPEC 1898-2006/Feb W3
        (c) 2006 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2006/Feb
        (c) 2006 ProQuest Info&Learning
File 65:Inside Conferences 1993-2006/Mar 01
        (c) 2006 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2006/Feb
        (c) 2006 The HW Wilson Co.
File 474:New York Times Abs 1969-2006/Feb 28
        (c) 2006 The New York Times
File 475:Wall Street Journal Abs 1973-2006/Feb 28
        (c) 2006 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
        (c) 2002 The Gale Group
File 256:TecInfoSource 82-2006/Feb
        (c) 2006 Info.Sources Inc
File 169:Insurance Periodicals 1984-1999/Nov 15
        (c) 1999 NILS Publishing Co.
File 94:JICST-EPlus 1985-2006/Dec W1
        (c)2006 Japan Science and Tech Corp(JST)
File   9:Business & Industry(R) Jul/1994-2006/Feb 28
        (c) 2006 The Gale Group
File 15:ABI/Inform(R) 1971-2006/Mar 01
        (c) 2006 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2006/Mar 01
        (c) 2006 The Gale Group
File 20:Dialog Global Reporter 1997-2006/Mar 01
        (c) 2006 Dialog
File 148:Gale Group Trade & Industry DB 1976-2006/Feb 28
        (c)2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
        (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2006/Feb 28
        (c) 2006 The Gale Group
File 476:Financial Times Fulltext 1982-2006/Mar 02
        (c) 2006 Financial Times Ltd
File 610:Business Wire 1999-2006/Mar 01
        (c) 2006 Business Wire.
File 613:PR Newswire 1999-2006/Mar 01
        (c) 2006 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2006/Feb 28

```
              (c) 2006 The Gale Group
File 624:McGraw-Hill Publications 1985-2006/Mar 01
              (c) 2006 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2006/Feb 28
              (c) 2006 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2006/Feb 28
              (c) 2006 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
              (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
              (c) 1999 PR Newswire Association Inc
File 625:American Banker Publications 1981-2006/Mar 01
              (c) 2006 American Banker
File 626:Bond Buyer Full Text 1981-2006/Mar 01
              (c) 2006 Bond Buyer
File 268:Banking Info Source 1981-2006/Feb W3
              (c) 2006 ProQuest Info&Learning
File 647:CMP  Computer Fulltext 1988-2006/Mar W1
              (c) 2006 CMP Media, LLC
File 674:Computer News Fulltext 1989-2005/Oct W2
              (c) 2005 IDG Communications
File 267:Finance & Banking Newsletters 2006/Mar 01
              (c) 2006 Dialog
File 995:NewsRoom 2001
              (c) 2005 Dialog
File 996:NewsRoom 2000
              (c) 2005 Dialog
File 239:Mathsci 1940-2006/Apr
              (c) 2006 American Mathematical Society
File 553:Wilson Bus. Abs. 1982-2004/Dec
              (c) 2005 The HW Wilson Co
File  13:BAMP 2006/Feb W3
              (c) 2006  The Gale Group
File  56:Computer and Information Systems Abstracts 1966-2006/Feb
              (c) 2006 CSA.
File  75:TGG Management Contents(R) 86-2006/Feb W3
              (c) 2006 The Gale Group


Set      Items   Description
S1          8    AU='DIVELEY K W':AU='DIVELEY KEITH W'
S2          0    AU='DIVELEY, KEITH'
S3          1    AU='DIVELY K W'
S4          9    S1:S3
S5          9    S4 FROM 347,348,349,350,371
S6          6    IC=(G06F-017? OR G06Q-099? OR H04K-001? OR H04L-009? OR G0-
                 6F-0017? OR G06Q-0099? OR H04K-0001? OR H04L-0009?)
S7          6    S5 AND S6
S8          6    IDPAT (sorted in duplicate/non-duplicate order)
S9          5    IDPAT (primary/non-duplicate records only)
S10         0    S4 NOT S5
```

```
? show files;ds
File 347:JAPIO Nov 1976-2005/Oct(Updated 060203)
        (c) 2006 JPO & JAPIO
File 350:Derwent WPIX 1963-2006/UD,UM &UP=200614
        (c) 2006  Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
        (c) 2002 INPI.  All rts. reserv.


Set     Items    Description
S1     1608992   PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR
                 INSTALLMENT OR INSTALMENT OR MAK???
S2     8486442   UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE
                 OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER
                 OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT?
                 OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3     2720761   BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ?
                 OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR
                 EXPENSE? ? OR BALANC???
S4      724555   IN()(LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN?
                 ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")-
                 ()(INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON-
                 E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5      234824   WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR
                 MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI-
                 TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH-
                 OUSE OR POST?? OR (WIRE OR MONEY)()TRANSFER
S6      321651   OFFICE OR LOCATION OR BRICK? ?(2W)MORTAR OR MEATSPACE OR M-
                 EATWORLD OR MEAT()(SPACE OR WORLD)
S7      218109   DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW-
                 LEDGE)()(BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8       11166   S1(10N)(S2(5N)S3)
S9        7330   S5(10N)(S4 OR S6)
S10          9   S7(S)S8(S)S9
S11         23   S7 AND S8 AND S9
S12     405376   IC=(G06F-017? OR G06Q-099? OR H04K-001? OR H04L-009? OR G0-
                 6F-0017? OR G06Q-0099? OR H04K-0001? OR H04L-0009?)
S13         20   S11 AND S12
S14         21   S10 OR S13
S15         21   IDPAT (sorted in duplicate/non-duplicate order)
S16         21   IDPAT (primary/non-duplicate records only)
```

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? show files;ds
File 348:EUROPEAN PATENTS 1978-2006/Feb W03
        (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060223,UT=20060216
        (c) 2006 WIPO/Univentio

Set     Items   Description
S1    1011816   PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR
                INSTALLMENT OR INSTALMENT OR MAK???
S2   ‘1675234   UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE
                OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER
                OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT?
                OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3    1217957   BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ?
                OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR
                EXPENSE? ? OR BALANC???
S4     762651   IN()(LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN?
                ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")-
                ()(INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON-
                E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5     299119   WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR
                MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI-
                TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH-
                OUSE OR POST?? OR (WIRE OR MONEY)()TRANSFER
S6     497036   OFFICE OR LOCATION· OR BRICK? ?(2W)MORTAR OR MEATSPACE OR M-
                EATWORLD OR MEAT()(SPACE OR WORLD)
S7     230964   DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW-
                LEDGE)()(BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8      15704   S1(10N)(S2(5N)S3)
S9      19778   S5(10N)(S4 OR S6)
S10        68   S7(S)S8(S)S9
S11     66181   IC=(G06F-017? OR G06Q-099? OR H04K-001? OR H04L-009? OR G0-
                6F-0017? OR G06Q-0099? OR H04K-0001? OR H04L-0009?)
S12        39   S10 AND S11
S13        23   S7(20N)S8(20N)S9
S14        16   S11 AND S13
S15        18   S7(S)(S8(20N)S9)
S16        27   S14 OR S15
S17        27   IDPAT (sorted in duplicate/non-duplicate order)
S18        27   IDPAT (primary/non-duplicate records only)
```

00496127   **Image available**
INTEGRATED BILL CONSOLIDATION, PAYMENT AGGREGATION, AND SETTLEMENT SYSTEM
SYSTEME   INTEGRE DE CONSOLIDATION DES FACTURES, DE REGROUPEMENT DES
   PAIEMENTS ET DE REGLEMENT
Patent Applicant/Assignee:
  WATSON Craig M,
Inventor(s):
  WATSON Craig M,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9927479 A1 19990603
  Application: WO 98US24945 19981120   (PCT/WO US9824945)
  Priority Application: US 97976204 19971121
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
  HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
  NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM
  KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI
  FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD
  TG
Publication Language: English
Fulltext Word Count: 13170

Main International Patent Class (v7): **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... exchange encompasses collection and consolidation of household bills
   into a single periodic statement, aggregation of **payments** to **service**
   establishments, and application of **payments** to **service** establishment
   individual household **accounts** , all by way of a **database** management,
   information processing,
   and communications system. **Banks** and service establishments enlist
   their
   customer accounts in the **personal** settlements exchange. Importantly,
   startup participation need not be at the initiative of the household;
   enrollment of household **accounts** is a decision of **service**
   establishments and banks.

   In a given **payment** cycle.
   2
   (i) **Service** establishments provide the personal settlements exchange
   with actual service and billing detail by electronic transmission...
   normal service establishment (SE) statement information has already been
   communicated to households (HH) through their **financial institution**
   (FIN) statement mailings.

   35
   The **personal** settlements exchange (PSX) downloads 81 0 complete data
   files to all service establishments (SE) detailing the allocation of the
   aggregate **payment** to individual household (HH) **service** establishment
   (SE) **accounts** . This completes the **payment** process and results in
   settlement of the original obligation. In the instance in which the...

   ...establishment (SE)'s role is to ensure continued supply of goods and

services. The system **databases** are updated 812 and the payment cycle is indexed 813 to the next period (T...

```
? show files;ds
File    2:INSPEC 1898-2006/Feb W3
          (c) 2006 Institution of Electrical Engineers
File   35:Dissertation Abs Online 1861-2006/Feb
          (c) 2006 ProQuest Info&Learning
File   65:Inside Conferences 1993-2006/Mar 01
          (c) 2006 BLDSC all rts. reserv.
File   99:Wilson Appl. Sci & Tech Abs 1983-2006/Feb
          (c) 2006 The HW Wilson Co.
File  474:New York Times Abs 1969-2006/Feb 28
          (c) 2006 The New York Times
File  475:Wall Street Journal Abs 1973-2006/Feb 28
          (c) 2006 The New York Times
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 The Gale Group
File  256:TecInfoSource 82-2006/Feb
          (c) 2006 Info.Sources Inc
File  169:Insurance Periodicals 1984-1999/Nov 15
          (c) 1999 NILS Publishing Co.
File   94:JICST-EPlus 1985-2006/Dec W1
          (c)2006 Japan Science and Tech Corp(JST)


Set     Items   Description
S1    1571312   PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR
                INSTALLMENT OR INSTALMENT OR MAK???
S2    7599095   UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE
                OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER
                OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT?
                OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3    4151071   BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ?
                OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR
                EXPENSE? ? OR BALANC???
S4    2823266   IN()(LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN?
                ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")-
                ()(INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON-
                E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5     797278   WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR
                MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI-
                TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH-
                OUSE OR POST?? OR (WIRE OR MONEY)()TRANSFER
S6     487853   OFFICE OR LOCATION OR BRICK? ?(2W)MORTAR OR MEATSPACE OR M-
                EATWORLD OR MEAT()(SPACE OR WORLD)
S7     482762   DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW-
                LEDGE)()(BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8      16172   S1(10N)(S2(5N)S3)
S9      28561   S5(10N)(S4 OR S6)
S10         1   S7(S)S8(S)S9
S11         5   S7 AND S8 AND S9
S12     30434   S1(20N)(S2(10N)S3)
S13     38085   S5(20N)(S4 OR S6)
S14        16   S7 AND S12 AND S13
S15        16   S11 OR S14
S16        15   S15 NOT PY>2001
S17        11   S16 NOT PD=20010401:20060430
S18        11   RD  (unique items)
```

18/3,K/2   (Item 2 from file: 2)
DIALOG(R)File   2:INSPEC

02170522   INSPEC Abstract Number: C78006849
 Title: The Post   Office **links up with the US data-processing service**
 Author(s): Schafer, E.H.
 Journal: Online-ADL-Nachrichten   no.9   p.652, 654, 656
 Publication Date: Sept. 1977 Country of Publication: West Germany
 CODEN: OANADK
 Language: German
 Subfile: C

 Title: The Post   Office **links up with the** US data-processing service
 ...Abstract: Post (DBP) began. The DBP inaugurated for German subscribers
the possibility of obtaining information from **data banks** in the USA.
There are available a large number of such banks in the fields...

... patents, metallurgy and medicine, as well as sundry time-sharing
services, for comparable dues and **costs** . The new **service makes**
available all the 'host' computers connected to the well-known US-data
networks Tymnet and...
 ...Identifiers: **data banks** ;

 18/3,K/10   (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05973552
Deutsche Bank offers novel electronic banking
 SHRI LANKA: DEUTSCHE BANK LAUNCHES ' **DB** -DIRECT'
Daily News (XBI)   29 Mar 1994 p.23
Language: ENGLISH

 SHRI LANKA: DEUTSCHE BANK LAUNCHES ' **DB** -DIRECT'

In Shri Lanka, Deutsche **Bank** launches its electronic banking service, the
' **db** -direct'. Developed by the **bank** 's regional 1office in Singapore,
the service is currently in use in only eight branches, including the
Colombo branch, out of about 2,000 branches worldwide. **Db** -direct enables
customers to effectively communicate with the bank. Customers can access
information on their bank **account** , **payments** , trade finance, foreign
exchange and money markets via a **telephone** line from their PCs. Reports
of any information displayed can be printed instantly. *...

 18/3,K/11   (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05878050
DG Diskontbank zielt uaf junge Firmen
 GERMANY: NEW SERVICE FROM DG DISKONTBANK
Handelsblatt (HT)   06/07 Aug 1993 p.9
Language: GERMAN

German **DB** Diskontbank, which specializes in central **payment** and

factoring, is targeting young entreprises with its new "jump" **service** . This service offers the companies to carry out all **bank** transactions via a **personal** computer provided by the bank .*

```
? show files;ds
File    9:Business & Industry(R)  Jul/1994-2006/Feb 28
           (c) 2006   The Gale Group
File   15:ABI/Inform(R) 1971-2006/Mar 01
           (c) 2006 ProQuest Info&Learning
File   16:Gale Group PROMT(R) 1990-2006/Mar 01
           (c) 2006 The Gale Group
File  148:Gale Group Trade & Industry DB 1976-2006/Feb 28
           (c)2006 The Gale Group
File  160:Gale Group PROMT(R) 1972-1989
           (c) 1999 The Gale Group


Set      Items    Description
S1     9932140    PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR
                  INSTALLMENT OR INSTALMENT OR MAK???
S2    14641549    UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE
                  OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER
                  OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT?
                  OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3    12614898    BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ?
                  OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR
                  EXPENSE? ? OR BALANC???
S4     4360222    IN()(LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN?
                  ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")-
                  ()(INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON-
                  E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5     6114296    WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR
                  MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI-
                  TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH-
                  OUSE OR POST?? OR (WIRE OR MONEY)()TRANSFER
S6     4684061    OFFICE OR LOCATION OR BRICK? ?(2W)MORTAR OR MEATSPACE OR M-
                  EATWORLD OR MEAT()(SPACE OR WORLD)
S7     1458852    DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW-
                  LEDGE)()(BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8      216910    S1(10N)(S2(5N)S3)
S9      268076    S5(10N)(S4 OR S6)
S10         43    S7(S)S8(S)S9
S11         36    S10 NOT PY>2001
S12         35    S11 NOT PD=20010401:20060430
S13         29    RD   (unique items)
```

13/3,K/3   (Item 3 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
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00829591 Supplier Number: 23361001   (USE FORMAT 7 OR 9 FOR FULLTEXT)
MasterBanking back in the limelight
(MasterBanking to jointly offer enhanced bill payment and remote banking
  service through an alliance with Servantis Systems Inc)
Electronic Payments International, n 103, p 6
December 1995
DOCUMENT TYPE: Newsletter ISSN: 0954-0393   (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 704

ABSTRACT:
MasterCard's MasterBanking has re-entered the spotlight with an enhanced
bill   payment and remote banking **service** to be offered through an
alliance with Servantis Systems Inc. Servantis processes remote
transactions to 2,800 **bank** clients. Its platform can handle PCs,
telephones, **personal** digital assistants and screenphones off a common
database . In August, it launched a new home banking service called Bank
Street, for which eight...

 13/3,K/7   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01610201 02-61190
Access and distribution: For customers who want it all
Maciag, Gregory A
National Underwriter (Life/Health/Financial Services) v102n13 PP: 41 Mar
30, 1998
ISSN: 0893-8202 JRNL CODE: NUD
WORD COUNT: 908

...TEXT: as computers attached to the Internet, displace all others? Don't
count on it.

Many **bank** customers have automatic **teller** machine cards, but **banks**
are not closing all their expensive branches. While self-service-oriented
banking customers appreciate having the ability to access services through
multiple channelsusing a **telephone** or computer for **bill payments** ,
fund transfers and account **information** - **banks** are finding that high-tech
options do not displace other access points.

Branches are viewed...

 13/3,K/8   (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01350064 00-01051
Swift moves into a new era
Large, Jack
Corporate Finance n144 PP: 13-15 Nov 1996
ISSN: 0958-2053 JRNL CODE: COF

WORD COUNT: 2485

...TEXT: and national routeing codes, tools to analyze traffic, and the development of a payments directory **database** and standing settlement instruction **database** . Now Swift has a much bigger mission: full end-to-end automation in payments and associated processes. To achieve this will involve the re-engineering of basic back- **office** processes in **banks** around the world. Indeed, if the end-to-end project reaches anything like its potential...

...more than the $300 million projected for eliminating 20% of current message investigation and repair **costs** .

Swift's standardization of **payment** **service** level agreements between member banks, the SwiftPay service covering 4/6-day and same-day...

13/3,K/9   (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01088742 97-38136
The virtual bank needs a back-office alignment
Lunt, Penny
ABA Banking Journal v87n9 PP: 82-90 Sep 1995
ISSN: 0194-5947 JRNL CODE: BNK
WORD COUNT: 1278

...TEXT: for Windows 96, will offer real-time transactions.

Besides the 24-hour delay, another back- **office** bug that occurs when a **bank** uses an outside provider for a home banking service is that the bank and the provider have different **databases** . The bank customer could keep a different list of **payees** on his bank proprietary **telephone** **bill** **payment** **service** than on his third-party provider PC **bill** **payment** **service** , for example. "If I **pay** a bill on my computer, I can't call my customer service representative and change...

13/3,K/10   (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00774153 94-23545
The home front: The battle to survive
Lappin, Ken
Insurance Brokers Monthly & Insurance Adviser v43n10 PP: 402-403+ Oct 1993
ISSN: 0260-2385 JRNL CODE: IBA
WORD COUNT: 1508

...TEXT: as an incentive for people to reply. Explore the opportunities for cross-selling to your **database** of clients. Talk to the **Post** **Office** about preferential delivery **rates** .

--pick up the **phone** and **make** contact. Follow up your direct sales effort with a telesales campaign.

? show files;ds
File 275:Gale Group Computer DB(TM) 1983-2006/Feb 28
     (c) 2006 The Gale Group
File 476:Financial Times Fulltext 1982-2006/Mar 02
     (c) 2006 Financial Times Ltd
File 621:Gale Group New Prod.Annou.(R) 1985-2006/Feb 28
     (c) 2006 The Gale Group
File 624:McGraw-Hill Publications 1985-2006/Mar 01
     (c) 2006 McGraw-Hill Co. Inc

Set	Items	Description
S1	2997278	PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR INSTALLMENT OR INSTALMENT OR MAK???
S2	4171878	UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT? OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3	3839726	BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ? OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR EXPENSE? ? OR BALANC???
S4	1273714	IN()(LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN? ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")-()(INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON-E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5	1328734	WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI-TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH-OUSE OR POST?? OR (WIRE OR MONEY)()TRANSFER
S6	1064203	OFFICE OR LOCATION OR BRICK? ?(2W)MORTAR OR MEATSPACE OR M-EATWORLD OR MEAT()(SPACE OR WORLD)
S7	439014	DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW-LEDGE)()(BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8	73434	S1(10N)(S2(5N)S3)
S9	72521	S5(10N)(S4 OR S6)
S10	9	S7(S)S8(S)S9
S11	132704	S1(20N)(S2(10N)S3)
S12	106918	S5(20N)(S4 OR S6)
S13	22	S7(S)S11(S)S12
S14	18	S13 NOT PY>2001
S15	18	S14 NOT PD=20010401:20060430
S16	18	RD (unique items)